PATENT APPLICATION

Group Art Unit: Not Yet Assigned

Examiner: Not Yet Assigned

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Kiyoshi MATSUTANI

Appln. No. Not Yet Assigned

Confirmation No.:Not Yet Assigned

Filed: April 23, 2001

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INFORMATION TERMINAL APPARATUS

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.97 and 1.98

Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents which are listed on the attached Form PTO-1449 and/or listed herein and which the Examiner may deem material to patentability of the claims of the above-identified application.

One copy of each of the listed documents is submitted herewith.

The present Information Disclosure Statement is being filed: (1) No later than three months from the application's filing date for an application other than a continued prosecution application (CPA) under §1.53(d); (2) Before the mailing date of the first Office Action on the merits (whichever is later); or (3) Before the mailing date of the first Office Action after filing a request for continued examination (RCE) under §1.114, and therefore, no Statement under 37 C.F.R. § 1.97(e) or fee under 37 C.F.R. § 1.17(p) is required.



INFORMATION DISCLOSURE STATEMENT

U.S. Appln. No.

In compliance with the concise explanation requirement under 37 C.F.R. § 1.98(a)(3) for

foreign language documents, Applicant submits the following explanations:

Japanese Laid-open Patent Application No. Hei-2-62693 is disclosed on page 1 in the

specification of the above-identified application.

Japanese Patent Unexamined Publication No. Hei 6-259644 discloses that an

estimate balance is calculated taking a periodical charge-back into consideration.

Japanese Patent Unexamined Publication No. Hei 11-213080 discloses that when a

bank account becomes lower than a given amount, alarm is issued or the money after

charge-back is monitored.

The submission of the listed documents is not intended as an admission that any such

document constitutes prior art against the claims of the present application. Applicant does not

waive any right to take any action that would be appropriate to antedate or otherwise remove any

listed document as a competent reference against the claims of the present application.

Respectfully submitted,

Registration No. 23,063

Darryl Mexic

SUGHRUE, MION, ZINN, MACPEAK & SEAS, PLLC

2100 Pennsylvania Avenue, N.W.

Washington, D.C. 20037-3213

Telephone: (202) 293-7060

Facsimile: (202) 293-7860

DM/tmm O63352

Date: April 23, 2001

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Form PTO-1449 (Rev. 2-32)	U.S. Department of Commerce Patent & Trademark Office		Q63352	Confirm	nation No.:	ora
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)			Applicant: Kiyoshi MATSUTANI			
		Filing Date: April 23, 2001	Group:	Group:		
		U.S. PATI	ENT DOCUMENTS	1		
Examiner Initial	Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
				<u> </u>	-	
		FOREIGN PA	ATENT DOCUMENTS	3		
	Document	Date	Country	Class	Sub-	Translation
	2-62693	03/02/90	Japan	G07F	class 7/08	Yes/No
	6-259644	09/16/94	Japan	G07D	9/00	
	11-213080	08/06/99	Japan	G06F	19/00	
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	OTHER DOCUME	ENTS (Includir	ng Author, Title, Date, I	Pertinent Page	s, Etc.)	- -
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EXAMINER:			DATE CONSIDERED:			
EXAMINER: In not in conformance	itial if citation considered, wand not considered. Include	hether or not copy of this fo	citation is in conforman	ce with MPEP	609; draw li	ne through citation if